

NH L&H Submission Requirements Checklist

Ins 401.12 <u>Forms Filing, Review and Inventory Procedures.</u>	Included
(a) Pursuant to the provisions of RSA 408, RSA 408-A, RSA 409, RSA 415, RSA 415-A, RSA 415-D, RSA 415-F, RSA 415-H, RSA 420-A, RSA 420-B, RSA 420-F, RSA 420-G, RSA 420-J, all policies, contracts, certificates, endorsements, riders, applications and other forms used in connection therewith, shall be submitted to the insurance department for approval prior to their use.	
(b) All submissions shall be made by the home office of the company.	
(c) In instances where a filing is being made on behalf of a company, a letter or other documentation authorizing the firm to file on behalf of the company shall be attached to the supporting documentation tab in SERFF.	
(d) All submissions and associated fees shall be submitted electronically through SERFF and electronic funds transfer (EFT).	
(e) A certification of compliance statement shall be signed by a representative of the company authorized to certify compliance and attached to the supporting document tab in SERFF.	
(f) All filings shall include the following:	
(1) A brief description of each form, including any new or unusual features, and a listing of forms to which it will be attached;	
(2) A statement indicating the current submission's filing status in the state of domicile, the date approved by the state of domicile, and state of domicile status comments shall be completed on the general information tab in SERFF;	
(3) If this form is replacing another form, said other form shall be identified. If this form is not replacing another form, it shall be so stated; and	
(4) Where a form is replacing another form, a letter shall itemize each of the differences between the new form and the form being replaced which shall be attached to the supporting documentation tab in SERFF. A copy of the new form showing each change highlighted or otherwise indicated shall also be attached to the supporting documentation tab in SERFF.	
(g) All forms shall be submitted for review in the same layout as sold to consumers in New Hampshire. Multiple product line filings shall not be submitted as a single policy if any product line in the filing may be marketed or issued as a separate policy.	
(h) All policy forms containing 3,000 or more words or printed on 3 or more pages shall contain a table of contents or an index of the principal sections of the policy and shall be electronically bookmarked.	
(i) All submitted forms shall be filled out in "John/Jane Doe" fashion where appropriate.	
(j) The specifications page of a policy or contract shall be completed with hypothetical data that is realistic and consistent with the other contents of the policy or contract.	
(k) With respect to any submission of a company domiciled in a state or country where the state insurance department or comparable agency requires foreign or alien insurers to pay any fees for the filing or examination of policy forms, the submission shall include an EFT payment of the retaliatory fee due to the state of New Hampshire pursuant to RSA 400-A:35.	
(l) All forms shall be filed as intended for use, with all necessary related forms.	
(m) Policies shall include "John/Jane Doe" application forms.	
(n) Certificates shall include enrollment forms.	
(o) Policies, certificates and rates shall be submitted together to the department.	
(p) Where amendatory pages are submitted, those pages shall be properly executed as such.	

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(q) A rider, amendment, or endorsement, that changes or adds language to another form shall be filed together with the complete form it is replacing or amending, including the underlying policy form, showing all changes highlighted or otherwise indicated on the supporting document tab in SERFF.	
(r) All variable language shall be identified by the use of brackets, accompanied by a statement of variability, and attached on the supporting document tab in SERFF which shall describe the full range of variability. Variable language shall not be approved if the variable language prevents review of the policy for compliance with minimum standards or the requirements of RSA 415:2.	
(s) Complete revised forms including amendments shall be submitted with a distinguishing form number.	
(t) All forms submitted shall be in final print.	
(u) Forms shall be submitted with the exact content as intended for use by the company and shall bear facsimile signatures of corporate officers. However, facsimile signatures shall not be required on group certificates.	
(v) Because of the many variations possible in group policies, their certificates and all of the intended insert pages reflecting possible variations shall be reviewed, provided that such filing is accompanied by a statement of variability describing all combinations used for the different types of policies.	
(w) Every filing of a group policy or group policy page shall include the simultaneous filing of the corresponding group certificate page. In addition, every filing of a group certificate or group certificate page shall include the simultaneous filing of the corresponding group policy or group policy page.	
(x) Any submission of a "blank" rider, amendment or endorsement form shall in all instances be accompanied by a listing of all intended uses attached to the supporting document tab in SERFF.	
(y) In the event that forms submitted to this department by an insurer are not approved, and such forms are thereafter corrected and resubmitted, the previous submission's SERFF number shall be given, all previous correspondence attached to the supporting document tab in SERFF. The filing description for the resubmission shall comply with all the provisions of Ins 401.12 and include a description of each correction made in reference to the prior submission. A copy of the new form showing each change highlighted or otherwise indicated shall also be attached to the supporting document tab in SERFF.	
(z) Submissions that comply with the foregoing requirements of this rule, and the requirements of (ab) below if applicable, shall be accepted for filing and review by the commissioner.	
(aa) Submissions that do not comply with these requirements shall be immediately rejected.	
(ab) Policy forms that are resubmitted and disapproved 2 times by the department under (y) above due to non-compliance with statutes and rules shall not be given further consideration until a company representative personally attends a compliance conference at the department to discuss the form submission.	